

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dorothy L Cornwell
Debtor

Case No. 16-01149-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: CKovach
Form ID: 3180W

Page 1 of 2
Total Noticed: 42

Date Rcvd: May 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2019.

db
4765357 +Dorothy L Cornwell, 385 North Arrow Drive, Pocono Lake, PA 18347-8170
4765360 +BEST BUY/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4803318 +CCCS/FIRST NATIONAL BANK, 500 E 60TH ST N, SIOUX FALLS, SD 57104-0478
+DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
4765365 GEISINGER, 100 NORTH ACADEMY DR, DANVILLE, PA 17822-3941
4765366 +GEISINGER CLINIC, PO BOX 828518, PHILADELPHIA, PA 19182-8518
4765367 +GREGG LAWRENCE MORRIS ESQ, PATENAUDE & FELIX, 213 E MAIN STREET, CARNEGIE, PA 15106-2701
4765368 +MARK NICTHER PC, 44 SOUTH BROADWAY, WHITE PLAINS, NY 10601-4425
4765370 +MONROE RADIOLOGY IMAGING PC, PO BOX 12 B, EAST STROUDSBURG, PA 18301-0012
4765372 +PAYPAL CREDIT, PO BOX 5138, TIMONIUM, MD 21094-5138
4765373 +POCONO MEDICAL CENTER, PO BOX 822009, PHILADELPHIA, PA 19182-2009
4808494 +Toyota Motor Credit Corporation, PO Box 9013, Addison, TX 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
+E-mail/Text: bncmail@w-legal.com May 31 2019 19:03:02 Comenity Capital Bank,
C/O Weinstein & Riley P.S., 2001 Western Ave Ste 400, Seattle, WA 98121-3132
4765356 +EDI: GMACFS.COM May 31 2019 23:03:00 ALLY FINANCIAL, PO BOX 380901,
BLOOMINGTON, MN 55438-0901
4772621 EDI: GMACFS.COM May 31 2019 23:03:00 Ally Bank, PO Box 130424, Roseville MN 55113-0004
4765358 +EDI: CAPITALONE.COM May 31 2019 23:03:00 CAPITAL ONE BANK, PO BOX 30281,
SALT LAKE CITY, UT 84130-0281
4765359 EDI: CAPITALONE.COM May 31 2019 23:03:00 CAPITAL ONE BANK, PO BOX 30285,
SALT LAKE CITY, UT 84130-0285
4765361 EDI: WFNNB.COM May 31 2019 23:03:00 COMENITY BANK BANKRUPTCY DEPT, PO BOX 182125,
COLUMBUS, OH 43218-2125
4808623 +E-mail/Text: bncmail@w-legal.com May 31 2019 19:03:02 COMENITY CAPITAL BANK,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4765362 EDI: CRFRSTNA.COM May 31 2019 23:03:00 CREDIT FIRST NA/FIRESTONE, PO BOX 81083,
CLEVELAND, OH 44181
4765363 EDI: RCSFNBMARIN.COM May 31 2019 23:03:00 CREDIT ONE BANK, PO BOX 98873,
LAS VEGAS, NV 89193-8873
4774224 EDI: CAPITALONE.COM May 31 2019 23:03:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4774225 EDI: CAPITALONE.COM May 31 2019 23:03:00 Capital One, N.A., PO Box 71083,
Charlotte, NC 28272-1083
4789966 +EDI: CRFRSTNA.COM May 31 2019 23:03:00 Credit First NA, PO Box 818011,
Cleveland, OH 44181-8011
4765364 +EDI: AMINFOFP.COM May 31 2019 23:03:00 FIRST PREMIER BANK, 601 S MINNESOTA AVE,
SIOUX FALLS, SD 57104-4868
4804679 EDI: MERRICKBANK.COM May 31 2019 23:03:00 MERRICK BANK, Resurgent Capital Services,
PO Box 10368, Greenville, SC 29603-0368
4765369 +EDI: MERRICKBANK.COM May 31 2019 23:03:00 MERRICK BANK, 10705 S JORDAN GTWY STE 200,
SOUTH JORDAN, UT 84095-3977
4807608 +EDI: MID8.COM May 31 2019 23:03:00 MIDLAND FUNDING LLC, PO BOX 2011,
WARREN, MI 48090-2011
4765371 +E-mail/Text: Bankruptcies@nragroup.com May 31 2019 19:03:16 NATIONAL RECOVERY AGENCY,
2491 PAXTON STREET, HARRISBURG, PA 17111-1036
4765374 EDI: PRA.COM May 31 2019 23:03:00 PORTFOLIO RECOVERY ASSOCIATES, 120 CORPORATE BOULEVARD,
NORFOLK, VA 23502
4816273 EDI: PRA.COM May 31 2019 23:03:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4808335 +EDI: JEFFERSONCAP.COM May 31 2019 23:03:00 Premier Bankcard, Llc,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
4765375 +EDI: WFFC.COM May 31 2019 23:03:00 RAYMOUR & FLANIGAN, PO BOX 14517,
DES MOINES, IA 50306-3517
4765376 +EDI: RMSC.COM May 31 2019 23:03:00 SYNCB/DICKS DC, PO BOX 965005,
ORLANDO, FL 32896-5005
5156442 +E-mail/Text: bncmail@w-legal.com May 31 2019 19:03:02 SYNCHRONY BANK,
C/O WEINSTEIN & RILEY P.S., 2001 WESTERN AVE. SUITE 400, SEATTLE, WA 98121-3132
5156443 +E-mail/Text: bncmail@w-legal.com May 31 2019 19:03:02 SYNCHRONY BANK,
C/O WEINSTEIN & RILEY P.S., 2001 WESTERN AVE. SUITE 400, SEATTLE, WA 98121,
SYNCHRONY BANK, C/O WEINSTEIN & RILEY P.S. 98121-3132
4765377 +EDI: RMSC.COM May 31 2019 23:03:00 SYNCHRONY BANK/CARE CREDIT, PO BOX 965036,
ORLANDO, FL 32896-5036
4765378 +EDI: RMSC.COM May 31 2019 23:03:00 SYNCHRONY BANK/JC PENNEY, PO BOX 965007,
ORLANDO, FL 32896-5007
4765379 +EDI: RMSC.COM May 31 2019 23:03:00 SYNCHRONY BANK/LOWES, BANKRUPTCY DEPARTMENT,
PO BOX 965005, ORLANDO, FL 32896-5005
4765380 +EDI: RMSC.COM May 31 2019 23:03:00 SYNCHRONY BANK/OLD NAVY, PO BOX 965005,
ORLANDO, FL 32896-5005
4765381 +EDI: TFSR.COM May 31 2019 23:03:00 TOYOTA MOTOR CREDIT, 240 GIBRALTAR RD SUITE 260,
HORSHAM, PA 19044-2387

District/off: 0314-5

User: CKovach
Form ID: 3180W

Page 2 of 2
Total Noticed: 42

Date Rcvd: May 31, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4765382 +EDI: RCSDELL.COM May 31 2019 23:03:00 WEB BANK/DELL, PO BOX 81607,
AUSTIN, TX 78708-1607

TOTAL: 30

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 1 Dorothy L Cornwell
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newman
williams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com

TOTAL: 4

Information to identify the case:

Debtor 1 Dorothy L Cornwell
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:16-bk-01149-RNO**

Social Security number or ITIN **xxx-xx-7828**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Order of Discharge

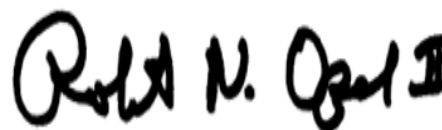
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dorothy L Cornwell
aka Dorothy Louise Cornwell, aka Dorothy Cornwell, dba
Dottie on the Spot Cleaning

5/31/19

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: CKovach, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.